

Information to identify the case:

Debtor 1 **Jessica Marie Campbell**
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8018**

EIN --_-----

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN _ _ _ _ _

EIN --_-----

United States Bankruptcy Court **Eastern District of Virginia**

Case number: **16-50710-FJS**

Discharge of Debtor

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jessica Marie Campbell

August 31, 2016

For the court: William C. Redden
Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Jessica Marie Campbell
 Debtor

Case No. 16-50710-FJS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-6

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 43

Date Rcvd: Sep 01, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 03, 2016.

db
 13391096 +Jessica Marie Campbell, 102 Burnham Place, Newport News, VA 23606-2611
 13391097 American Express, PO Box 9815370, El Paso, TX 79998-0000
 13391107 +Avent and Huie, 12725 McManus Blvd Bld 1#A, Newport News, VA 23602-4402
 13391108 +Drs. Boxx, Blaney, & Lachine, 113 Hampton Highway, Yorktown, VA 23693-3510
 13391109 +EGS Fin care, INC, PO Box 1020, Dept 806, Horsham, PA 19044-8020
 13391110 +FMS, Inc., P.O. Box 707600, Tulsa, OK 74170-7600
 13391111 +Global Credit, 20010 Century Blvd Ste 4, Germantown, MD 20874-1118
 13391113 +Mark A. Huie DDS MS, 12725 Mcmanus Blvd Bldg 1A, Newport News, VA 23602-4402
 13391120 +SKO Brenner American, INC, 40 Daniel Street, P.O. Box 230, Farmingdale, NY 11735-0230
 13391117 +Sallie Mae, PO Box 3229, Wilmington, DE 19804-0229
 13391118 +Sentara Careplex Hospital, c/o Credit Control Corp, 11821 Rock Landing Dr,
 Newport News, VA 23606-4207
 13391119 Sentara Collection, PO Box 79698, Baltimore, MD 21279-0698
 13391121 +Suntrust Mortgage, CORPORATION SERVICE COMPANY, 1111 EAST MAIN STREET,
 Richmond, VA 23219-3531
 13391128 +Tidewater Physicians Multi, c/o Credit Control Corp, P O Box 120570,
 Newport News, VA 23612-0570
 13391129 +Tidewater Physicians Multi-Spe, c/o Credit Control Corp, 11821 Rock Landing Dr,
 Newport News, VA 23606-4207
 13392879 +U.S. Attorney, 101 W. Main Street, #8000, Norfolk, VA 23510-1651
 13391130 +US Department of Ed/GLELSI, PO Box 7860, Madison, WI 53707-7860
 13391132 +Wolters Kluwer, PO Box 1610, Hagerstown, MD 21741-1610
 13391133 +Zwicker & Associates, 80 Minuteman Road, Andover, MA 01810-1008

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

+E-mail/Text: druby@iq7technology.com Sep 02 2016 03:09:05 David R. Ruby,
 Thompson McMullan, P.C., 100 Shockoe Slip, Third Floor, Richmond, VA 23219-4140
 cr EDI: BECKLEE.COM Sep 02 2016 02:28:00 American Express Bank FSB, Becket and Lee LLP,
 PO Box 3001, Malvern, PA 19355-0701
 13527320 EDI: BECKLEE.COM Sep 02 2016 02:28:00 American Express Bank FSB, c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701
 13391098 EDI: BANKAMER.COM Sep 02 2016 02:28:00 Bank of America, P.O. Box 982238,
 El Paso, TX 79998-0000
 13391099 +EDI: TSYS2.COM Sep 02 2016 02:28:00 Barclays Bank, P.O. Box 8803,
 Wilmington, DE 19899-8803
 13391100 +EDI: TSYS2.COM Sep 02 2016 02:28:00 Card Services, PO Box 8833,
 Wilmington, DE 19899-8833
 13391101 +EDI: CHASE.COM Sep 02 2016 02:28:00 Chase Bank USA, NA, PO Box 15298,
 Wilmington, DE 19850-5298
 13391102 +EDI: CITICORP.COM Sep 02 2016 02:28:00 Citicards CBNA, PO Box 6241,
 Sioux Falls, SD 57117-6241
 13391103 EDI: WFNNB.COM Sep 02 2016 02:28:00 Comenity Bank/Buckle, PO Box 182789,
 Columbus, OH 43218-2789
 13391104 EDI: WFNNB.COM Sep 02 2016 02:28:00 Comenity Bank/LNBRYANT, PO Box 182789,
 Columbus, OH 43218-2789
 13391105 EDI: WFNNB.COM Sep 02 2016 02:28:00 Comenity Bank/VCTRSSEC, PO Box 182789,
 Columbus, OH 43218-2789
 13391106 EDI: DISCOVER.COM Sep 02 2016 02:28:00 Discover Bank, PO Box 15316,
 Wilmington, DE 19850-0000
 13391111 +E-mail/Text: slhutchinson@langleyfcu.org Sep 02 2016 03:08:23 Langley FCU, PO Box 7463,
 Hampton, VA 23666-0463
 13391112 +E-mail/Text: slhutchinson@langleyfcu.org Sep 02 2016 03:08:23 Langley FCU,
 721 Lakefront Comm, PO Box 120128, Newport News, VA 23612-0128
 13391114 +EDI: MID8.COM Sep 02 2016 02:28:00 Midland Funding LLC, C/O Midland Credit Management,
 8875 Aero Drive Suite 200, San Diego, CA 92123-2255
 13391115 +EDI: NAVIENTFKASMSERV.COM Sep 02 2016 02:28:00 Navient, PO Box 9500,
 Wilkes Barre, PA 18773-9500
 13391116 EDI: PRA.COM Sep 02 2016 02:28:00 Portfolio Recovery, Riverside Commerce Center,
 120 Corporate Blvd., Norfolk, VA 23502-4962
 13391123 EDI: RMSC.COM Sep 02 2016 02:28:00 SYNCB/AMER EAGLE, PO Box 965005,
 Orlando, FL 32896-5036
 13391124 +EDI: RMSC.COM Sep 02 2016 02:28:00 SYNCB/GAPDC, PO Box 965005, Orlando, FL 32896-5005
 13391125 +EDI: RMSC.COM Sep 02 2016 02:28:00 SYNCB/Lowe's, P.O. Box 965036,
 Orlando, FL 32896-5036
 13391126 +EDI: RMSC.COM Sep 02 2016 02:28:00 SYNCBPAYPALEXTRASMCM, P/O/ Box 965005,
 Orlando, FL 32896-0001
 13391117 +EDI: SALLIEMAEBANK.COM Sep 02 2016 02:28:00 Sallie Mae, PO Box 3229,
 Wilmington, DE 19804-0229
 13391122 +EDI: RMSC.COM Sep 02 2016 02:28:00 Syncb/Amazon PLCC, PO Box 965036,
 Orlando, FL 32896-5036
 13391127 +EDI: WTRRNBNBANK.COM Sep 02 2016 02:28:00 TD Bank USA/ Target Credit, P O Box 673,
 Minneapolis, MN 55440-0673
 13391131 +EDI: WFFC.COM Sep 02 2016 02:28:00 Wells Fargo/Dillards, P.O. Box 14517,
 Des Moines, IA 50306-3517

District/off: 0422-6

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 43

Date Rcvd: Sep 01, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

TOTAL: 25

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 03, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 31, 2016 at the address(es) listed below:

David R. Ruby druby@t-mlaw.com, bankruptcyassistant@t-mlaw.com;druby@iq7technology.com
Pamela F. Trachtman-Allen on behalf of Debtor Jessica Marie Campbell pallen@mernalaw.com,
bthomas@mernalaw.com;htate@mernalaw.com;cwhite-cummings@mernalaw.com;mernalawcourts@gmail.com;abarnett@mernalaw.com

TOTAL: 2